

We claim:

1. An aqueous-based cross-linkable binder composition comprising
 - (A) an aqueous dispersion of an aldehyde-functional polyurethane having
5 a number average molecular weight of more than 1,000 and an average aldehyde functionality of ≥ 2 , which polyurethane comprises ionic and/or non-ionic dispersing groups, and
 - (B) a low-molecular weight aldehyde-reactive cross-linker selected from
10 the group of low-molecular weight polyamines, and low-molecular weight compounds comprising at least one group of one of the formulae $E^1\text{-CHR}^1\text{-E}^2$ and $\text{H-C-(E}^1\text{E}^2\text{E}^3)$, wherein -E^1 , -E^2 and -E^3 are independently chosen from electron-withdrawing groups such as -P(=O)-O- , -CO- , -CN , $\text{-SO}_2\text{-}$, -NO_2 and wherein R^1 has the meaning of hydrogen or a hydrocarbon radical having 1 to 10 carbon
15 atoms.
2. The aqueous-based cross-linkable binder composition according to claim 1,
wherein the cross-linker comprises acetoacetate groups.
3. The aqueous-based cross-linkable binder composition according to claim 1,
20 wherein the number average molecular weight of the aldehyde-functional polyurethane is within the range of from 1,000 to 100,000.
4. The aqueous-based cross-linkable binder composition according to claim 1,
25 wherein the polyurethane is obtainable by reaction of:
 - a) an organic polyisocyanate,
 - b) an organic compound containing at least two isocyanate-reactive groups and having a number average molecular weight in the range of 400 to 6,000,
 - c) (a) mono-functional and/or poly-functional isocyanate-reactive
30 compound(s) bearing nonionic and/or ionic dispersing groups (or groups which may subsequently be converted into such dispersing groups),
 - d) an isocyanate-reactive aldehyde-functional compound,

e) optionally, an organic polyol having a weight average molecular weight of less than 400, and

f) optionally, active hydrogen-containing chain extending material.

- 5 5. The aqueous-based cross-linkable binder composition according to claim 4, wherein the ionic dispersing group is an anionic dispersing group selected from the group of carboxylate, sulphonate and/or phosph(on)ate salt groups.
- 10 6. The aqueous-based cross-linkable binder composition according to claim 4, wherein the for the nonionic dispersing group use is made of a C₁-C₄ alkoxy poly C₂-C₃ alkylene-oxide group in an amount between 2.5 and 20 wt.%, based on the polyurethane.
- 15 7. The aqueous-based cross-linkable binder composition according to claim 6, wherein the C₁-C₄ alkoxy poly C₂-C₃ alkylene-oxide group is used in an amount between 5 and 15 wt.%.
- 20 8. The aqueous-based cross-linkable binder composition according to claim 1, wherein the aldehyde-functional polyurethane to low-molecular weight aldehyde-reactive cross-linker equivalence ratio, based on the aldehyde-reactive groups of the low-molecular weight cross-linker and the aldehyde groups of the polyurethane, is in the range of from 0.5:1 to 5:1.
- 25 9. The aqueous-based cross-linkable binder composition according to claim 2, wherein the acetoacetate cross-linker is selected from the group of trimethylol propane triacetoacetate and trimethylol ethane triacetoacetate.
- 30 10. The aqueous-based cross-linkable binder composition according to claim 1, wherein the polyamine cross-linker is selected from the group of α,ω -alkylene diamines having from 2 up to 20 carbon atoms in the alkylene group, cyclohexylene diamines, 2-methyl piperazine, isophorone diamine,

adducts of a (poly)amino compound to a polyfunctional epoxy, isocyanate, maleinate, fumarate or (meth)acryloyl compound, and hydrogenated polynitro or polynitrile compounds.

- 5 11. The aqueous-based cross-linkable binder composition according to claim 10,
 wherein the polyamine cross-linker is 3-[2,2-bis-(3-amino-propoxymethyl)-
 butoxy]-propylamine.
- 10 12. A metho of using the binder composition according to claim 1 in the
 production of primer compositions or clear coat compositions.
13. A method of using the binder composition according to claim 1 in the
 refinishing of cars.